



*The Badge
of
Strength*



Fire-Marks

Their *origin* and *use*: with special reference to the *mark* of the "HAND-IN-HAND"

PRINTED and PUBLISHED from the *Office* of
THE PHILADELPHIA CONTRIBUTIONSHIP *for*
the INSURANCE OF HOUSES *from* LOSS BY
FIRE, *Two Hundred and Twelve* South
Fourth Street, Philadelphia, Pennsylvania

1914

As children early learn that in carrying "My Lady to London," the four crossed hands make a clasp which is almost unbreakable, so have Philadelphians learned that the four clasped metal hands on a Fire-Mark symbolizes strength, and shows that the fire insurance on the building to which it is attached is carried by the old, reliable "Hand-in-Hand."

NEARLY every *Philadelphian* is familiar with the metal badges of the *Fire Insurance Companies* which appear high up on the front walls of the older houses, but few realize the significance which these *fire-plates*—or, more properly, *fire-marks*—bore in the early days of fire insurance.

With the modern fire department trained to respond quickly to all fires, without question as to whether the building menaced is insured or not, it is difficult for us to conceive of a fire company answering the alarm and, discovering that the building did not bear the *mark* of their own insurance company, quietly going home and to bed, leaving the fire

Fire - Marks

to be put out by the owner with what assistance he might get from his neighbors. Yet such was the practice of the *Fire Brigades* of the early days. Each insurance company maintained its own corps of men trained to extinguish fires, and their activities were strictly confined to buildings insured in their own company. Indeed one *English Company* made it a rigid rule that its firemen were not to render assistance at any burning building which did not bear its own distinctive *mark*. The *mark* therefore was very useful. Many insurance policies were not complete until it had been affixed to the house.

With the advent of the *Paid Fire Department*—or even before, when the various *Volunteer Fire Companies* agreed to over-

Fire - Marks

look selfishly material considerations and in accordance with truly humane principles offer their assistance at every fire—the *fire-mark* lost its former usefulness and became merely a decorative emblem of the Company. Hence the distinction between the *fire-mark* and the *fire-plate*, the former being useful and the latter decorative.

The use of the *fire-mark* seems to have originated in *London*, and was almost coincident with the founding of the system of fire indemnity. It was in 1667, immediately after the great fire which devastated that metropolis, that *Dr. Nicholas Barbon* established the first office for the transaction of fire insurance. In 1680 his business was taken over by a company called the *Fire-Office*. This company maintained a *Fire*

Fire - Marks

Brigade, the first of the organized and trained volunteer companies. It is at this time that the use of *fire-marks* began. They were made principally of lead, though later they seem to have been of tin, copper and cast-iron. The numbers of the policies for which they were issued were either stamped, cut-out or painted on the bottom. The *marks* were then painted, often in red and gold, making a very brilliant appearance. Most companies would not issue a policy for over 1500 pounds sterling; hence it frequently happened that a building having several of these gay *marks* affixed, would present to the world a decorative effect truly Oriental and bizarre. A rhyme published in 1816, referring to a certain English Lord, aptly says:

Fire - Marks

“For not e’en the Regent himself has endured
 (Though I’ve seen him with badges and
 orders all shine
Till he looked like a house that was over
insured)—”

On this side of the water the use of *fire-marks* began with the establishment of fire indemnity. As early as 1736 *Benjamin Franklin* and several other *Philadelphians* organized a brigade of men to fight fires. This became the *Union Fire Company* and had a very useful career for over eighty years. But although by this time there were any number of fire insurance companies operating in *London*, the colonists seem not to have given the matter of indemnity much thought until toward the middle of the century.

The first successful attempt to form an insurance company

Fire - Marks

resulted in the *Philadelphia Contributionship for the Insurance of Houses from Loss by Fire*. This association of men for mutual indemnity was fashioned after the *Amicable Contributionship of London*. It adopted as its *mark* four leaden hands, clasped and crossed, and mounted on a wooden shield, a modification of the two clasped hands of the London Company, and hence was known as the "*Hand-in-Hand*" Insurance Society. That they early turned their thoughts to the matter of a proper *fire-mark* is shown by the fact that the Company was organized on April 13th, 1752, and at the meeting of May 20th, 1752, *Hugh Roberts*, one of the Directors, was directed "to treat with *John Stow** about

* *The same John Stow, who the next year recast the historic Liberty Bell, brought to this country in 1752, just after the founding of the Philadelphia Contributionship.*

Fire - Marks

making the *marks* for Houses Insured," and on July 22nd, 1752, "An Order was drawn on the Treasurer to pay *John Stow*, for One hundred *Marks*, the Sum of Twelve pounds, ten Shillings." It would appear, therefore, that the use of *fire-marks* began in this country in 1752.

The assured was charged seven shillings, sixpence—or about a dollar and eighty-seven cents—for policy, survey and *mark*. Lest it be thought that the *Contributionship* derived an extraordinary profit from this charge, it must be said that the *marks* cost two shillings, sixpence apiece; the same sum was paid the *Surveyor* for each survey, leaving only about sixty-two cents to cover the cost of the policy, affixing the *mark*, and each policy's proportionate share of office expenses.

Fire - Marks

The usefulness of the *fire-mark* in those early days is clearly shown by a significant extract from the minutes of the meeting of October 3rd, 1755, wherein it is related that the *Directors*

“proceeded to View the House of *Edward Shippen* in Walnut Street No. 103, that was damaged by means of a Fire which happen'd at the House of *William Hodge*, situate in that Neighborhood; Which House of *E. Shippens* having no *badge* put up. The *Directors* observing that much of the damage was done thro' Indiscretion, which they think might have been prevented had it appear'd by the *Badge* being placed up to Notify that the House was so immediately under their Care; to prevent the like Mischief for the Future; It is now Ordered that the Clerk shall go round and Examine who have not yet put up their *Badges*; and inform those that they are requested to fix them immediately, as the Major part of the Contributors have done, or pay *Nathaniel Goforth & William Rakestraw*, who is appointed for that service.”

Fire - Marks

Upon the cancellation of the insurance on a building an allowance of two shillings, sixpence was made for the return of the *mark*, thereby reducing the original cost of the policy. This original cost remained seven shillings sixpence until the *Revolution*, when, because of the great demand for bullets, the *Clerk* was "ordered to receive seventeen shillings Earnest for each policy after this date the Price of Lead being so much increased as to make this necessary." (From the minutes of February 4, 1777.)

Having successfully weathered the Revolutionary storm the *Contributionship* set sail for a voyage which has brought it to the port of 1914 with colors flying. There is to-day no better flag to fly on your house than the four metal hands, crossed, with the thumb uppermost, on a wooden shield

Fire - Marks

of black. Although the former usefulness of the *fire-mark* has become legendary, the "*Hand-in-Hand*" mark remains a notice to the world that the owner of the house on which it appears is secure in the knowledge that he is insured in the strongest active fire insurance company in the world.

AT THE SIGN
of the
HAND-IN-HAND



15

AT THE SIGN
of
THE HAND-IN-HAND

Wherein is set forth an Account of
Divers things chiefly concerning
INSURANCE before and after the
War for American Independence

WITH MANY ILLUSTRATIONS



PRINTED & PUBLISHED from the Office of THE PHILA-
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HOUSES FROM LOSS BY FIRE, Number 212 SOUTH FOURTH
STREET in the *City of Philadelphia*

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by

THE PHILADELPHIA CONTRIBUTIONSHIP FOR THE INSURANCE
OF HOUSES FROM LOSS BY FIRE



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J. B. LIPPINCOTT COMPANY
PHILADELPHIA

The Sign of the Hand-in-Hand

OLD PHILADELPHIA

Of all American cities none is richer in historic atmosphere than Philadelphia, the city which William Penn founded in 1682; which Benjamin Franklin, printer, philosopher and citizen of the world, adopted as his home; in which on July 4th, 1776, a bell proclaimed "Liberty throughout all the land, unto all the inhabitants thereof"; in which the first Continental Congress convened; which was the temporary capital city of the new United States of America. Thousands of citizens have made a pilgrimage to that shrine of American independence—the old State House—where the ghosts of gentlemen in knee breeches and powdered wigs flit silently through halls and chambers which once echoed with their footsteps and resounded with their voices.

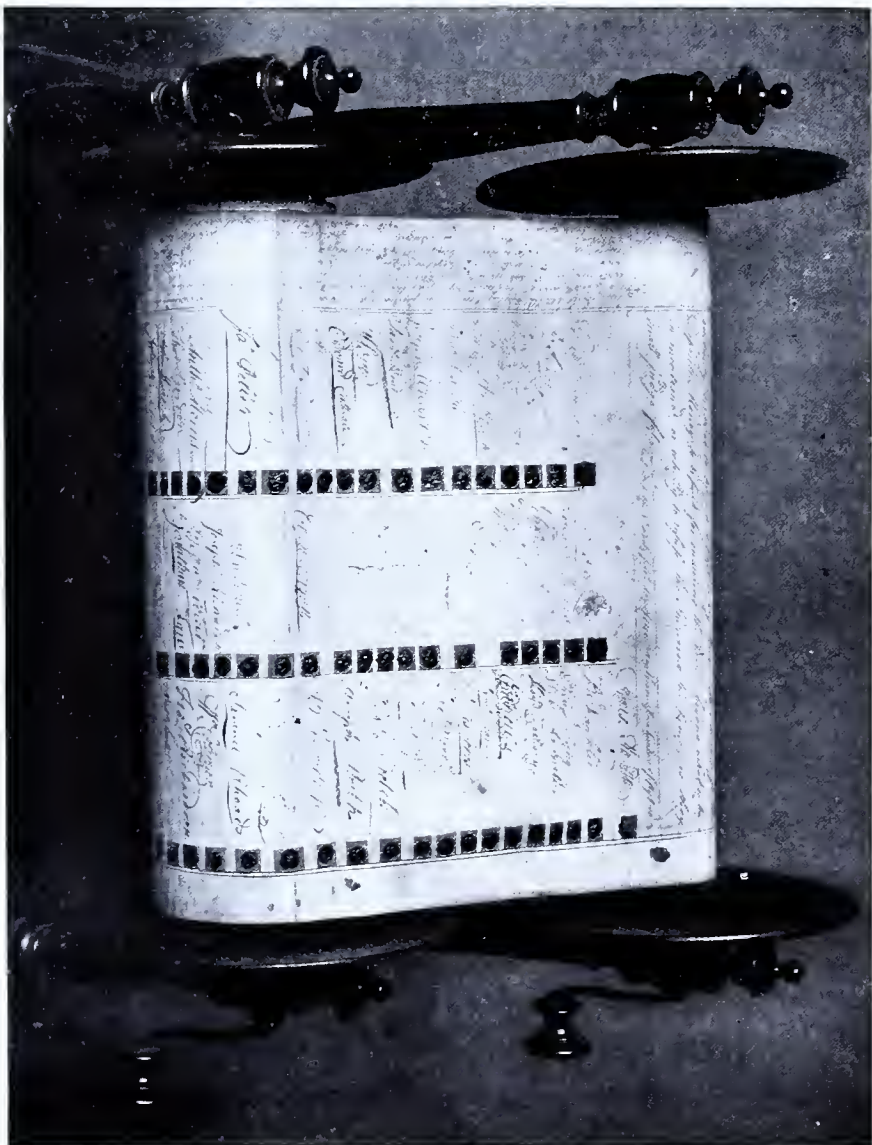
It is entirely proper that Philadelphia should celebrate in some fitting manner the one hundred and fiftieth anniversary of the birth of American independence; it is equally appropriate that an institution which had its beginning in the same year in which the State House bell was imported from England, twenty-four years before it pealed

THE SIGN OF THE HAND-IN-HAND

out its memorable message to the world, should join with its City in this celebration—should do its bit, however small, in this commemoration.

The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire, the oldest fire insurance company in America, has a collection of articles and papers which form a definite and unbroken link with the glorious past. What has been called “the most quickening historic relic in all Philadelphia” is now carefully preserved under glass—a roll of parchment some forty-four feet in length, inscribed with the original Deed of Settlement or By-Laws of the Company and containing the signatures of nearly eighteen hundred earlier members of the Company, among whom were Benjamin Franklin, John Morton and Robert Morris, three of the signers of the Declaration of Independence; James Hamilton, Lieutenant Governor of the Province of Pennsylvania, John Smith, the first Treasurer of the Company and a leading citizen of his time, and many others famous in the annals of the City. Seventeen minute books show a continuous record of the activities of its Boards from 1752 to this day; early Treasurers’ accounts, on hand-made paper still rough with the sand used

THE ARTICLES OF ASSOCIATION, OR DEED OF SETTLEMENT, OF THE PHILADELPHIA CONTRIBUTIONSHIP FOR
THE INSURANCE OF HOUSES FROM LOSS BY FIRE



KNOW all Men, by these Presents,
That *William Young* of the City of
the City of Philadelphia in the Province of
Pennsylvania Doth say am

Held and firmly bound unto *Isaac Greenleaf* of
the City of Philadelphia aforesaid Merchant
in the Sum of *Five Hundred Pounds*

----- Lawful Money of *Pennsylvania* to be paid
to the said *Isaac Greenleaf* or to his

----- certain Attorney, Executors,
Administrators or Assigns: To which Payment well
and truly to be made, *I do bind myself my*

----- Heirs, Executors
and Administrators, and every of them

firmly by these Presents. Sealed with my Seal Dated
the *fourth* Day of *July* in the Year

of our Lord One Thousand Seven Hundred and
Sixty Six and in the *sixth* Year of the

Reign of our Sovereign Lord *George the Third* by
the Grace of God, King of Great-Britain, &c.

THE Condition of this Obligation is such,
That if the Above-bounded

William Young his

----- Heirs, Executors, Administrators, or any of them, shall and
do well and truly pay, or cause to be paid unto the above-
named *Isaac Greenleaf* or to his

----- certain Attorney, Executors, Administrators or
Assigns, the just and full Sum of *Two Hundred and*
Fifty Pounds ----- Lawful Money aforesaid, on the

fourth Day of *July* which will be in the Year of our
Lord one Thousand Seven Hundred and *sixty seven*

Together with Lawful Interest for the same in one
Entire Payment ----- without any Fraud or further

Delay, then the above Obligation to be void, or else to be
and remain in full Force and Virtue.

Scaled and Delivered in
the Presence of us

Susannah Hill *Wm Young*
Jacob Shoemaker junr

~~~~~  
PHILADELPHIA: Printed by B. FRANKLIN, and D. HALL.



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## THE SIGN OF THE HAND-IN-HAND

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to blot the ink, preserve an interesting exhibit of the finances of the Company during parlous times; policy forms, mortgages, and other papers printed by Benjamin Franklin engage the interest of those whose tastes lie in the pleasant ways of bibliography; eighteenth century tavern bills reveal the human side of the early Directors, who attended to the business in hand and then fell to the business of eating and drinking and hearty good fellowship.

Some of these things and others which are touched upon in the following pages have been gathered together in a room in the Company's office building, a notable example of the Greek Revival architecture of the Early Republic, which it built and has occupied for close on to a century. It is hoped that those Philadelphians who take pride in the past of this one of their many old institutions and those visitors to the city who are desirous of steeping themselves in its traditions will take advantage of an opportunity to inspect what can well be considered an authentic part of the Sesqui-Centennial celebration.

## *CONCERNING THE CONTRIBUTIONSHIP*

The story of the beginning of the Philadelphia Contributionship has been told so often that space will not be taken in so brief a pamphlet, with what could only be repetition. It has been related that the name of Benjamin Franklin “stood at the head of the Directors chosen at the first election.” This is attested by the original minute book, in the handwriting of Joseph Saunders, the first clerk of the Company, whose office on Water Street near the Queen’s Head was also the first office of the Contributionship. Franklin was a man of such known sagacity that it was found almost imperative for the success of a venture in that day that he should be concerned in it. His signature appears on the parchment roll as the first private citizen to subscribe to the Deed of Settlement of the Company. Such printed forms as were needed were immediately ordered by the Directors to be secured from Franklin and Hall and subsequent orders on the Treasurer prove the payment therefor. Two of the earliest policies issued were on houses owned by Franklin, and later he insured his house “on

Survey. June 19 18: <sup>th</sup> 1752

Alt. of square of Bury: 27 on the N. side  
 in shape in shape: 27 on the N. side

16 ft. 4 front 37 1/2 feet deep 2 steps high  
 Brick front  
 wooden back & partition  
 hanging 1/2 down in front back of door  
 and fine

(N: 20)

a Painters Shop

wooden kitchen 9 ft. 3 by 16 feet one side high

W. H. H. H.

£ 150 @ 50/40 ft. (2100 on the stone)  
 10 on the stone  
 150 Samuel Pharo

Survey.

June 4<sup>th</sup> 1752

At request of <sup>of East 12<sup>th</sup> St.</sup> John Smith <sup>Merchant</sup>  
his dwelling house on King street, between Mulberry  
St. & Water St. - 9 feet high only.

No 4.

30 feet front 40 feet deep, Brick, 9 feet high only.

3 Storps in high

Brick Partitions

Open Metal Bracket Stairs

Pantheres w: Board Ceilings

Garrets finish'd - 3 - Storps painted

Brick Kitchen 2 Storps in high

15 ft 9 in front 19 ft 6 in deep

2 floor sliding window - Closets front

2 floor sliding 15 worn

Shingling 15 worn

we find the above House and

Kitchen to be worth £1000

£500 @ 20/100

Samuel Rhoads

No 1

He presented to John Smith  
five hundred pounds for his

And find

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## THE SIGN OF THE HAND-IN-HAND

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the South side of High Street, between Third and Fourth Streets where his family dwells.”

John Smith was a respected merchant of Philadelphia and a marine underwriter, and, as such, associated with Saunders, who conducted an office for that purpose. The latter had been in England where fire insurance had flourished since 1696, and in the conduct of his business there had undoubtedly observed the benefit deriving from the indemnification of property owners against loss by fire. A small conflagration in Cornhill, in 1748, had destroyed there some two hundred houses, and news of this had come to John Smith, for he records in his Diary on August 26, 1748: “In the evening rode to Stenton; took with me a plan of the damage done by the fire in London and gave to the old gentleman.”—James Logan, father-in-law of Smith and a subsequent member of the Board of Directors. At the first meeting of the subscribers, held at the Court House on April 13, 1752, to organize the Company, John Smith was elected Treasurer, and the Board later appointed Joseph Saunders clerk.

At the first meeting of the Directors held May 11, 1752, a seal for the Company “was

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## THE SIGN OF THE HAND-IN-HAND

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ordered, being four Hands united." Here we see at once the influence of the English insurance companies. The Contributionship traces its descent directly from the "Hand-in-Hand" of London—the similarity of the Deed of Settlement of the two companies is unmistakable; but in choosing the design for its seal and its badge or mark, it discarded the two clasped hands of that first English Mutual and chose the four handed mark of the Union, adapting the clasp of the hands into that of the Lady-to-London grip which is almost unbreakable, signifying great strength. An early Directors' meeting ordered these marks to be made, and it is perhaps of interest to note that they were cast by John Stow, who, a few months later, was to recast the Liberty bell then on its way from England. The marks were of lead, mounted upon a wooden shield, and were put up on all houses insured, to give notice to all and sundry that those buildings were, as the minutes so quaintly put it, "immediately under their care." So important was the use of this badge considered, that in 1755, a fire having damaged the house of Edward Shippen, which had no badge put up, the minutes record that "The Directors observing that much of the Damage





FIREMARK

The Hand-in-Hand Insurance Company  
of England, 1696  
Earliest mutual insurance company



FIREMARK

The Union Insurance Company  
of England, 1714



FIREMARK

Philadelphia Contributionship, 1752  
The American "Hand-in-Hand"



FIREMARK

The Friendly Insurance Society of Edinburgh, Scotland  
Founded, 1720



FIREMARK

Baltimore Equitable Society  
Founded, 1794



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## THE SIGN OF THE HAND-IN-HAND

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was done thro' Indiscretion, which they think might have been prevented had it appear'd by the Badge being placed up to Notify that the House was so immediately under their Care; to prevent the like Mischeif for the Future; it is now Ordered, that the Clerk shall go round and Examine who have not yet put up their Badges; and inform those, that they are requested to fix them, immediately as the Major part of the Contributors have done." This requirement continued for many years, except during the Revolution when all available lead was used for bullets—in fact, it is said some of the hands were melted for that purpose. To-day replicas are in demand for artistic effect on modern Colonial houses.

The minutes of the first meeting record that all but one of the twelve Directors were present. Philip Syng was ordered to "provide a seal for the Company being four Hands united, with this Motto: 'Philadelphia Contributionship.' " William Coleman "undertook to consider of a proper method of keeping the Books & Accounts of the Company." It was agreed "to pay a forfeiture of one shilling for not meeting precisely at the hour appointed, and two shillings for total absence." Following which, they "adjourned to

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## THE SIGN OF THE HAND-IN-HAND

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the 16th inst to meet at Wid<sup>o</sup> Pratts at 4 o'clock in the afternoon." The widow Pratt conducted "The Royal Standard" tavern on High Street. For many years the Directors met at one or the other of the many taverns for which Philadelphia was noted. Occasionally the clerk who transcribed the minutes recorded the place of meeting—Duff's, Ben Davis's, Davenport's, "The Golden Fleece," "The Sign of the George." After the Revolution, they often met at the tavern kept by Samuel Nicholas—"The Conestoga Wagon"—on Market Street near Fourth. Mine host Nicholas's receipted bill for the food and drink consumed by the Board at its meeting on August 5th, 1783, deserves the consideration of all earnest Volsteadians. There were eleven directors present and they ate eleven suppers, washed down with punch, toddy, madeira and porter, the food costing £1, 13s., and the liquors £2, 4s., 9d. In this emasculate age, it is interesting to note one more example of the rugged virility of the men who founded our country and so many of its enduring institutions.

However, even the good cheer provided was insufficient to insure what, in the jargon of modern efficiency, would be called 100 per cent

Lawrence County August 5<sup>th</sup> 1885

|                       |                     |
|-----------------------|---------------------|
| 1/2 barrel of Ranch   | 10 <sup>00</sup>    |
| 1/2 barrel of Hay     | 6 <sup>00</sup>     |
| 1/2 barrel of feed    | 5 <sup>00</sup>     |
| 1/2 barrel of alumina | 15 <sup>00</sup>    |
| 1/2 barrel of Potash  | 10 <sup>00</sup>    |
| 1/2 barrel of Soda    | 1 <sup>15</sup>     |
| 1/2 barrel of         | 1 <sup>15</sup>     |
| <hr/>                 | <hr/>               |
|                       | 30 77 <sup>00</sup> |

Due & M. Adams in full

Samuel Nicholas

Acc<sup>t</sup> of Sines due from the  
Directors of Philad<sup>a</sup> Co<sup>rs</sup> at  
from 9 April 1755 to 8<sup>th</sup> of  
April 1756

Benj<sup>n</sup> Franklin  
James Pemberton  
John Kiffen  
Hugh Roberts  
William Coleman  
Samuel Rhoads  
Joseph Lane  
Joseph Morris  
James Pemberton  
Jesse Jones  
Robert James  
James Logan

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Debit for Logan who did not pay  
to J<sup>r</sup> Saunders

Acc<sup>t</sup> of money rec<sup>d</sup> from them  
at sundry times

1755

Apr<sup>l</sup> 6 Benj<sup>n</sup> Franklin £1 3  
Apr<sup>l</sup> 8 John Kiffen 16  
Apr<sup>l</sup> 8 Hugh Roberts 17  
Apr<sup>l</sup> 6 Hugh Roberts 13  
Mar<sup>ch</sup> 28 William Coleman 10  
Apr<sup>l</sup> 6 Samuel Rhoads 2  
Apr<sup>l</sup> 6 Joseph Lane 13  
Apr<sup>l</sup> 8 Joseph Morris 7  
Apr<sup>l</sup> 6 James Pemberton 9  
Apr<sup>l</sup> 6 Isaac Jones 4  
Apr<sup>l</sup> 8 Abel James 14  
6 10  
Wm<sup>d</sup> Saunders for Sine, 1755  
Wm<sup>d</sup> Saunders for Sine, 1755  
Speech 4 5  
B<sup>r</sup> due to the Company last  
year's fullment 2 5  
to the Company 2 18  
£5 3

Enter accepted  
J<sup>r</sup> Saunders

W<sup>d</sup> Saunders  
To the above (Battu) £ 5 3  
by 30 by Cash p<sup>ch</sup> W<sup>d</sup> edge for repairing  
by 1st of 1st W<sup>d</sup> edge 3 12  
by Cash need 1 11  
by W<sup>d</sup> 1 5 3

1755 The Directors of Philad<sup>a</sup> Contribution or any others  
that will pay to Hugh Roberts

To 2 A. Lathens buckets delivered  
to the 11 City W<sup>d</sup> edge  
for the Company from W<sup>d</sup> edge  
by 30 W<sup>d</sup> edge at 1755  
by 30 by Cash p<sup>ch</sup> W<sup>d</sup> edge for repairing  
by 1st of 1st W<sup>d</sup> edge 3 12  
by Cash need 1 11  
by W<sup>d</sup> 1 5 3

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## THE SIGN OF THE HAND-IN-HAND

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attendance. Joseph Saunders' account of fines for the year from April 9, 1753 to April 8, 1754, shows a total of £8, 4s., collected. After deducting £4, 5s., for "fire, candles, wine & punch" for the seventeen meetings held in that year, the balance was used in repairing and painting fire buckets and providing new buckets "to the 12 City Watchmen for the Centry Boxes."

One other use to which these accumulated fines were put is worthy of note. In our own rapid age, we are little concerned with mile-stones. A glance at the speedometer tells us how many miles we have come in the past few minutes, and if we are curious as to our destination, modern advertising has answered our unspoken question with the huge roadside signs which inform us that it is but seven miles to the best chicken and waffle dinner in Joyville, or four and one-half miles to Centretown's leading clothing emporium. But to the traveller of a hundred and fifty years ago, mile-stones were often "an unspeakable comfort," especially, to quote Horace Binney, "when the roads were foundeours and the only comfort on the way was to know how much you had ploughed of the journey, and how little of it remained to be ploughed."

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## THE SIGN OF THE HAND-IN-HAND

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The fines having again accumulated to a considerable sum, at the Meeting of February 17th, 1761, the Directors agreed “to apply their fines in purchasing Stones to be erected on the Road leading from Philadelphia towards Trenton, the distance of a mile One from another with the Number of Miles from Philadelphia, to be cut in each Stone, and Tho. Wharton and Jacob Lewis are requested to Contract for the same.”

The committee, being so directed, caused to be cut some thirty-one mile-stones. On the fifteenth of May, 1764, at five o'clock in the morning, they started at Front and Market Streets, taking with them the Surveyor General of the Province, and at the distance of every mile planted one of the stones. Within four chains from the edge of the Delaware River, they planted the twenty-ninth mile-stone, and having gained by accurate measurement two miles in the estimated distance, they gave the two additional stones, numbered 30 and 31, to be planted on the Jersey side of the road to New York.

Subsequently, they set stones on the Kings Highway “from this City, southerly, as far as the Province boundary, on the New Castle Road”—the road to Baltimore. A good half





MILE-STONE PLANTED BY CONTRIBUTIONSHIP ON THE ROAD TO BALTIMORE BEFORE THE REVOLUTION, NOW IN GARDEN  
IN REAR OF COMPANY'S OFFICE

at the Court at St. James's,  
the 6th Day of March 1769.

Present

the things man desires

of the President  
of the University

1. *Chrysomelidae*  
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the 10th April  
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by the same person at middle of September

in the following manner:

The Relief and Employment of the Poor, was in the City of London.

Sept. 24, 1867

the field for creating the effective framework of the  
institutions within this province and the collection of the

Do not on Tennessee to give a full and true description of their State.

Sept. 2, 1861

to be able for the support of the Government of the  
 Province and payment of the public Debt

*Report D. the*

to prevent others from falling in any branch in the

PROBABLES NOT PRESENTED OF THE INDIANS  
 BORN 22 FEBRUARY 1703.

122 up

D, CONFIRMING THE CHARTER GRANT  
CONTRIBUTIONSHIP

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the 30th of January, 1844  
in the morning, I found it

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VY COUNCIL OF GEORGE III, KING OF ENGLAND  
FEBRUARY 20, 1768. TO THE PHILADELPHIA CO



Resolved for the year ending 1891, the sum of \$100,000 to be appropriated for the purpose of carrying out the provisions of the Act of the 10th March 1890, in relation to the improvement of the harbor of New York.

Approved by the Council, 18th March 1891.

Resolved for the year ending 1891, the sum of \$100,000 to be appropriated for the purpose of carrying out the provisions of the Act of the 10th March 1890, in relation to the improvement of the harbor of New York.

Approved by the Council, 18th March 1891.

Resolved for the year ending 1891, the sum of \$100,000 to be appropriated for the purpose of carrying out the provisions of the Act of the 10th March 1890, in relation to the improvement of the harbor of New York.

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Approved by the Council, 18th March 1891.

| Number  | By whom made   | Renewal |   |           | By whom renewed | By whom renewed | By whom renewed |
|---------|----------------|---------|---|-----------|-----------------|-----------------|-----------------|
|         |                | 1       | 2 | 3         |                 |                 |                 |
| June 16 | 1. John Smith  |         |   | Sept 1788 | John Smith      |                 |                 |
| July 17 | 2. John Smith  |         |   | Sept 1788 | John Smith      |                 |                 |
| Aug 18  | 3. John Smith  |         |   | Sept 1788 | John Smith      |                 |                 |
| Sept 19 | 4. John Smith  |         |   | Sept 1788 | John Smith      |                 |                 |
| Oct 20  | 5. John Smith  |         |   | Sept 1788 | John Smith      |                 |                 |
| Nov 21  | 6. John Smith  |         |   | Sept 1788 | John Smith      |                 |                 |
| Dec 22  | 7. John Smith  |         |   | Sept 1788 | John Smith      |                 |                 |
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| Feb 24  | 9. John Smith  |         |   | Sept 1788 | John Smith      |                 |                 |
| Mar 25  | 10. John Smith |         |   | Sept 1788 | John Smith      |                 |                 |
| Apr 26  | 11. John Smith |         |   | Sept 1788 | John Smith      |                 |                 |
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| Apr 38  | 23. John Smith |         |   | Sept 1788 | John Smith      |                 |                 |
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| June 40 | 25. John Smith |         |   | Sept 1788 | John Smith      |                 |                 |
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| Dec 58  | 43. John Smith |         |   | Sept 1788 | John Smith      |                 |                 |
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| July 65 | 50. John Smith |         |   | Sept 1788 | John Smith      |                 |                 |
| Aug 66  | 51. John Smith |         |   | Sept 1788 | John Smith      |                 |                 |
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## THE SIGN OF THE HAND-IN-HAND

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day's journey by stage south from Philadelphia stood the nineteenth stone. Around it had grown the Borough of Marcus Hook. In 1918, the Borough council permitted the Philadelphia Contributionship to dig up the old landmark. A new granite stone was planted in its place, and the mile-stone which had guided travellers for a century and a half was transported to the garden in the rear of the Company's office where it is hoped it will not be disturbed for another hundred and fifty years. "The blessings of the traveller upon him who first invented mile-stones, certainly did not fall upon them; but theirs was the first application of the invention in this quarter of the world, and deserves at least half of the blessing."

One of the Directors of the Contributionship, George Fox, was, as a young man, an intimate friend of William Temple Franklin, grandson of Benjamin Franklin. While in Paris, Fox visited young Franklin, who was acting as secretary to his illustrious grandfather—then Ambassador to France. The two youths were invited to dine with the Sieur de Champlost at his estate a few miles outside of Paris. They made the trip on horseback and, caught on the road by a sudden

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## THE SIGN OF THE HAND-IN-HAND

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storm, arrived at their destination drenched to the skin. Fox declined to remain overnight and insisted upon returning to Paris, where he became desperately ill and in a few days was pronounced dead.

A difficulty arose as to his burial. He was a Quaker and therefore could not be buried in consecrated ground. Franklin, the Ambassador, interested himself in the matter and finally persuaded the Monks of the Order of Christian Brothers to inter the body of his friend in their burying ground.

While the body of Fox lay in the Common Room of the Monastery, one of the younger Brothers declared that he was not dead. Restoratives were applied and within a few hours, George Fox had been reclaimed from the death-like trance which had deceived his friends.

He returned to this country, married, and upon the death of his two brothers, inherited a large estate on the outskirts of the city. He named the place "Champlost" in remembrance of the estate where he had undergone such a unique experience. Here he lived until his death in 1828.

That he was held in high esteem by his friends and associates, is evidenced by the minutes of

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## THE SIGN OF THE HAND-IN-HAND

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the Contributionship Board meeting of October 7, 1828:

“The Secretary reported to the Board the decease, since our last meeting, of our highly esteemed friend and associate George Fox. The Board desired the Secretary to express to his family their sincere regret for his loss and their estimation of his valuable services to the Board and their sorrow in the loss of an associate whose punctual attendance to his duties as a member was conspicuous.”

Unfortunately, Champlost is but a memory, kept green only by its name which has been given by the city to one of the many paved streets now intersecting what were once rolling lawns and wooded sections of a lovely estate. Row after row of city houses cover the place, and only the foundations remain of the beautiful country house which was the scene of much brilliant social life. In the relic room of the Contributionship, a leather fire bucket from the Fox estate, painted with the name “Champlost,” hangs as a visible reminder of the days of long ago.



## *FIRES AND FIRE-FIGHTING*

The Great Fire of London in 1666 revealed that city in a peculiarly helpless condition in the matter of any organized or systematic means of extinguishing fire. Fire-fighting apparatus of that day was of the crudest, the most primitive sort. It consisted principally of the leather bucket, the syringe for squirting water and the hook for pulling down the burning building. A fire engine had been invented and used in Nuremberg as early as 1651, but nothing of the kind was known in England. Walter George Bell in his "The Great Fire of London in 1666" says: "Although warned by repeated fires, sometimes of considerable magnitude, the Lord Mayor and Aldermen had taken no effective steps to deal with the peril. Leathern buckets, ladders, axes, and strong iron fire-hooks were kept in each City church, usually under the tower, and at some of the Livery Companies' Halls." Samuel Pepys, immortal diarist, records his distress as he viewed the spread of the flames. "Having stayed, and in an hour's time seen the fire rage every way, and nobody, to my sight, endeavoring to quench

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## THE SIGN OF THE HAND-IN-HAND

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it, but to remove their goods, and leave all to the fire... I to Whitehall." He had an audience with the King; immediately he returned to the city with definite instructions for the Lord Mayor. No houses were to be spared, if by pulling them down the spread of the flames might be arrested. For four days the fire raged; some twelve thousand houses were destroyed, eighty-seven churches, the Royal Exchange, the Custom House and fifty-two halls of Companies, the Guildhall, and wharves, boats and barges, together with goods amounting to £1,800,000, estimated in all at well over ten million pounds, sterling. And for all this there was no insurance—not one penny of indemnity.

London had learned its lesson. Parliament considered a proposal that men should be employed by the City authorities for the speedy quenching of fires. In 1668, an Act of Common Council made provision for larger store of buckets, squirts, ladders and pick-axes to be kept at convenient places. In 1667, Dr. Nicholas Barbon, son of Praise-God Barebones of the Cromwellian Parliament, established his office for insuring houses and buildings. Various other schemes of insurance were proposed in the next few years,

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## THE SIGN OF THE HAND-IN-HAND

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but nothing seems to have come of them and it was not until 1680 that Barbon, deciding to abandon his "one-man" office, formed with several other men a new project which they styled "The Fire Office." This office employed men as a brigade to extinguish fire, providing the men with uniforms and silver badges. Four years later "The Friendly Society" began business on the mutual plan. It met with much opposition from The Fire Office, the forebear of the joint-stock company. In 1686 The Fire Office attempted to stifle competition by soliciting from the Crown a patent for the exclusive privilege of conducting a fire insurance business for a period of thirty-one years. Several hearings were held, and on the sixteenth of December, 1687, "His Majesty in Council, having fully considered what was alleged by them, and it appearing to the Board that the way of Ensuring Houses by the Friendly Society is of more benefit and satisfaction to the public than by The Fire Office, His Majesty is graciously pleased to declare His pleasure that Letters Patents be granted to the said Spelman and Partner as aforesaid, for carrying on their method of Ensuring Houses from Fire." However, in order to preserve The Fire Office from complete





BUTTON FROM UNIFORM WORN BY FIREMAN EMPLOYED BY  
HAND-IN-HAND INSURANCE COMPANY OF ENGLAND



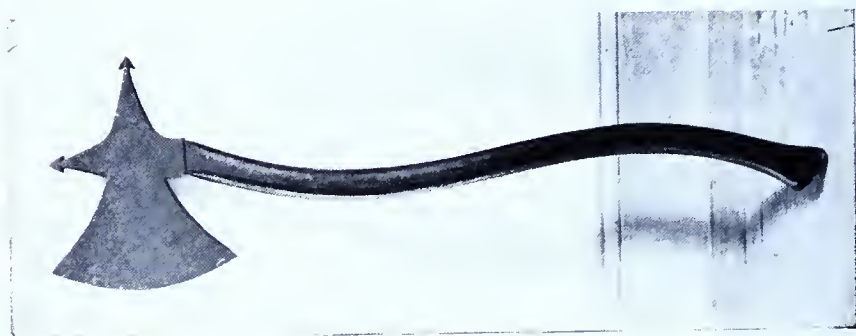
OBVERSE OF SILVER BADGE CARRIED BY ENGLISH  
HAND-IN-HAND FIREMEN



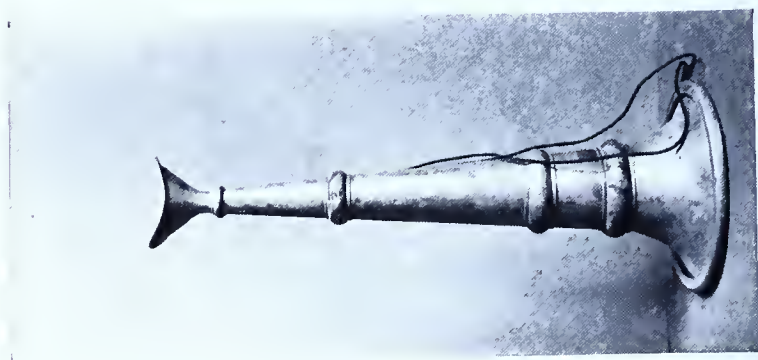
REVERSE OF HAND-IN-HAND BADGE



LEATHER FIRE BUCKET



FIREMEN'S AXE



FIREMEN'S HORN

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## THE SIGN OF THE HAND-IN-HAND

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ruin by the great success of the mutual Friendly Society, it was subsequently ordered that Letters Patent be granted to The Fire Office as well, and further, there was devised a scheme by which the Friendly Society might write only for alternate periods of three months each. By this means, the first stock fire insurance company was enabled to survive the competition of the first mutual. In 1693, however, it gave up the fight and embarked on a system of Mutual Insurance. "The Fire Office" later assumed the name of "The Phenix Office." While both these offices conducted a system of mutual insurance, the profits went, not to the members, but to the several proprietors. It was not until 1696 that the first purely mutual fire insurance company was established—the Amicable Contributionship or, as later known, the "Hand-in-Hand."

This Company, following the example set by its two predecessors, maintained its own fire brigade. Article 32 of the Deed of Settlement recites, "That watermen and other labourers be employed in quenching fires happening to the Houses, Chambers, Roomes insured by the Contribucionshipp and to defend them from other adjacent or contiguous fires at the charge of

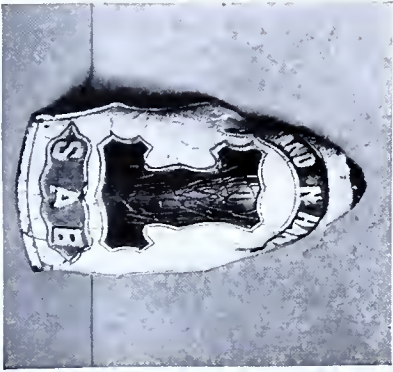
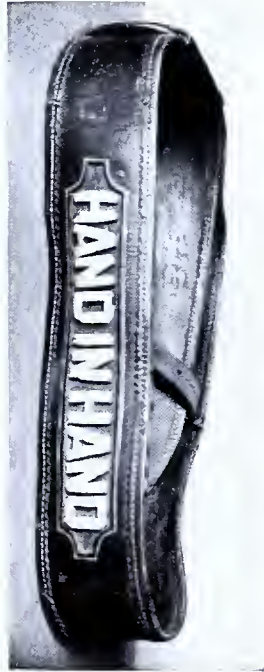
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## THE SIGN OF THE HAND-IN-HAND

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the Contribucconshipp and Badges of the marke of the Contribucconshipp to be given to be worne by twelve of them at the discretion of the directors for the time being.”

In America, until well into the eighteenth century, outbreaks of fire were infrequent and gave but slight concern to the inhabitants. Philadelphia owned a fire engine as early as 1719, and in 1736 Benjamin Franklin organized the Union Fire Company, which had a successful and useful existence for many years. By the middle of the century there were six or seven of these companies in existence in Philadelphia, but no means of indemnifying the citizens for losses which they might sustain through fire. Thus, while in England the beginning of organized fire protection had as its reason the purely selfish desire of the insurance companies to reduce as far as possible their financial losses, the American colonists were imbued with the unselfish spirit of service to each other and the furtherance of the general good of the community. In Philadelphia these volunteer companies were a useful part of the community until the establishment of the paid fire department in 1870. In the period of one hundred and thirty-four years during which they flourished,



BELT, BRASSARD AND HAT WORN BY MEMBERS OF THE HAND-IN-HAND HOSE COMPANY





*Robt Tempest and Jos Barton.*

President & Vice President,  
of the  
**HIBERNIA ENGINE CO.**

*Engraved, Printed and Colored expressly for the Firemen's Magazine by Stoll & Murray.*

THE TOUT ENSEMBLE OF THE WELL-DRESSED FIREMAN

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## THE SIGN OF THE HAND-IN-HAND

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there was no direct connection between the insurance companies and the fire-fighting organizations, although the former contributed largely to the financial support of the latter. There was keen rivalry between the various fire-fighting units and undoubtedly after many a fire the property damage must have come to less than the sum total of broken heads, black eyes and gory noses. In fact, the street fighting between rival companies became so common that in 1830 the Contributionship was moved to print for distribution among the companies its regulations concerning contributions, which provided among other things "Companies are to avoid all disturbance and noise on the ground at the time of Fire: and those who engage in broils and fighting will not be considered in the distributions of the Company."

The Hand-in-Hand hat which the Contributionship exhibits appears to have survived many of these street broils; it is hoped that the axe among its relics has no sanguinary history but was used only for its legitimate purpose. Their uniforms were elaborate and colourful affairs and a volunteer fireman in the full panoply of war was indeed a wondrous creature.

## *AN HISTORIC BUILDING*

Inextricably woven into the tapestry of American Independence is old Carpenters' Hall, situated just off Chestnut, east of Fourth Street. It enjoys the enviable distinction of having been the meeting place, on September 4th, 1774, of the First Continental Congress, that group of zealous patriots of whom Benjamin Franklin wrote from England, "Lord Chatham said, he thought it the most honourable assembly of men that had ever been known. The same, in effect, was said by Lord Cobham, and the Duke of Richmond."

The Carpenters' Company of the City of Philadelphia derives its origin from the "Worshipful Company of Carpenters of the City of London," in whose hall, spared by the Great Fire in 1666, are preserved records from the year 1455. The Philadelphia Company was founded in 1724 and in 1770 it erected the building which, beginning in 1791, housed the Bank of the United States and from 1796-1799 the Bank of Pennsylvania. From 1802, the United States used it for a Custom House. In 1820, the Apprentices Library located there. In 1821, it was used by the Musical





CARPENTERS' HALL, PHILADELPHIA

The Contributionship firemarks placed on the building in 1773 are plainly visible on the front wall

Survey. Decem. 22-1773 - The Carpenters Hall, situated  
on a lot of ground upon the South side of Chestnut Street  
between 3<sup>rd</sup> & 4<sup>th</sup> Streets -

50 feet square, having a 10 ft brace in each corner  
thereof, two stories high, 16 inch walls - two rooms and  
parlory below - 3 rooms & 8 passages in second story & plaster  
partitions - two stories of open barrel vaulted ceilings, and  
bracketed & straight joint floor in first story - the rooms  
finish & very plain - glass 12 by 8 - a fire in bed room of  
lives cornice. A cupola on the roof. Now

John G. Bedford

Dividing the Room through the middle from North &  
South - £375 - and Division of 246 - ft. 7

N. 1772 On the Eastward Most Division.  
1773 On the Westward Most Division

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## THE SIGN OF THE HAND-IN-HAND

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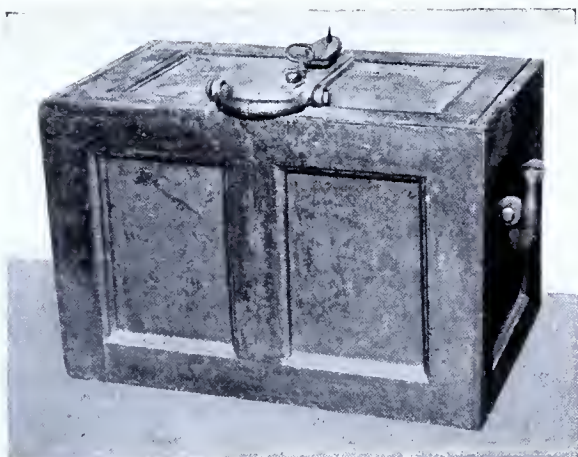
Fund Society; in 1825, by the Franklin Institute; in 1827, by the Society of Friends as a place of worship, and in 1833, for sessions of the Supreme Court of Pennsylvania. Military, financial, literary, musical, scientific, religious, judicial—what a varied occupancy and what a stirring history this building has enjoyed.

A visitor to the Hall treads the floor on which young Patrick Henry made his impassioned plea for independence; sees the chairs in which sat a small group of valiant men fighting for the principles of liberty in a hostile atmosphere—at that time many in Philadelphia were royalists. On his way out, as he walks down the steps on which those sturdy men of 1774 parted after their momentous convention, he glances up and sees on the front of the building the two wooden shields, each with the four leaden hands crossed, indicating the fire insurance policies which the Philadelphia Contributionship issued upon this building in the year 1773, covering each half separately. The oldest fire insurance company in America is proud of the fact that it has insured continuously for one hundred and fifty-three years this historic building.

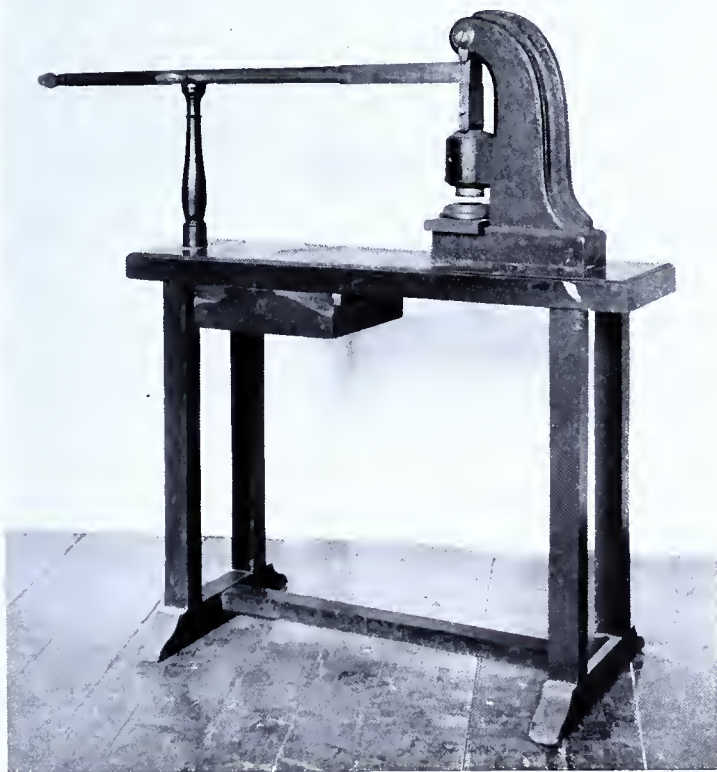
## *A CENTURY AND A HALF AGO*

In the early days, the affairs of the Contributionship were largely in the hands of its twelve Directors, who devoted much of their time to its superintendence. Two of their number were appointed each year to survey the houses to be insured; a committee of three inspected the damage caused by fire and supervised the repairs. Each policy was signed by three Directors, and every order for the payment of money contained the signatures of seven. The securities left in the custody of the treasurer were kept in the primitive safe deposit vault of the day—a ponderous iron chest with quaint hand-wrought lock. Upon the erection of the Company's present office building in 1836, this was superseded by a fire-proof vault in which for another half century the bonds and stocks and other valuable papers were kept. For the proper safe-guarding of these assets, the Treasurer was required to maintain his residence in the building; in a chamois case in his pocket he carried a cumbersome key some four and one-half inches in length and as weighty as two dozen modern Yale keys; for even so much as a night





IRON CHEST IN WHICH WERE KEPT THE SECURITIES OF  
THE CONTRIBUTIONSHIP. SIZE 24" X 15" X 16½"



OLD SEAL PRESS. THE HANDLE IS 35½ INCHES LONG

**THIS Instrument or Policy witnesseth, That** *Suwanmah Deloyn*  
*of the City of Philadelphia*

having become, and by their Presents becoming a Member of the Philadelphia Contributionship, for insuring Houses, &c. from Loss by Fire within the City of Philadelphia, and ten Miles round the same, in Pennsylvania, pursuant to a Deed of Settlement, bearing Date the 23<sup>rd</sup> Day of March 1752. And for and in Consideration of the Sum of *Three hundred & fifteen Pounds*

in Hand paid by the said *Suwanmah Deloyn* to the Treasurer of the said Contributionship, being the Consideration for insuring the Sum of *Three hundred & fifteen Pounds* unto the said *Suwanmah Deloyn* his Executors, Administrators and Assigns, upon her House

*of which, situate the North west Corner of Second & Schuylkill Street where John High Switzer, the house being 18 feet front & 39 feet back, covered & built on the 24<sup>th</sup> foot, & the West end 16 by 18 feet, valuing the house at £225. & the House & Kitchen at £50 - with house and 20*

during the Term of Seven Years from the Date hereof: Which said Sum of *Three hundred & fifteen Pounds*

is hereby declared to be deposited by the said *Suwanmah Deloyn* as a Pledge or Caution for the Performance of the Agreements comprised in the said Deed of Settlement on her Part from henceforth to be performed. Now we the Directors of the said Contributionship, for and in Consideration thereof, do hereby order, direct and appoint the Treasurer for the Time being of the said Contributionship, according to the said Deed of Settlement, to pay and satisfy unto the said *Suwanmah Deloyn* his Executors, Administrators, or Assigns, the Sum of *Three hundred & fifteen Pounds*

at the End of three Months next after the said *March 23<sup>rd</sup> 1752* shall be burnt down or demolished by or by Reason or Means of Fire; and in like Manner shall pay the Sum of *Three hundred & fifteen Pounds* so often as any *House* of the same Value and Goodness, built in the

Room thereof, shall be burnt down or demolished by Reason or Means of Fire, during the Time this Policy remains in Force, and thereupon to endorse each and every such Payment on this present Policy. **AND ALSO,**

That We the Directors aforesaid, do hereby further order, direct and appoint, that when and so often as the said *House* or any *House* built in the Room thereof, shall happen to be damaged or injured by or by Means of Fire; such Damages shall be made good, according to the Estimate thereof, or repaired and put into as good Condition as the same was or were before such Fire or Fires happening. And We likewise order and direct the said Treasurer for the Time being of the said Contributionship, at the End of the said Term of Seven Years, to repay unto the said *Suwanmah Deloyn* his Executors, Administrators or Assigns, the said Money so deposited as aforesaid, or so much thereof as shall not in the mean Time be apply'd towards Losses, and the unavoidable Expence of the said Insurance Office, pursuant to the said Deed of Settlement.

**PROVIDED,** and it is hereby declared and agreed, That if the said Deposit Money shall not be demanded at this Insurance Office within the Space of One Year next after the Expiration of the said Term of Seven Years, then the Payment thereof shall cease, and the same shall be sunk and remain to the Benefit of the said Contributionship.

**PROVIDED ALSO,** That if it should so happen, that the whole Stock of the said Contributionship should ever be insufficient fully to pay and discharge all the Losses sustain'd by the Members of this Contributionship, in such Case a just Average shall be made, and the Payment to be demanded in Virtue of this Policy shall be a Dividend of the said Stock in Proportion to the Sum insured, agreeable to the Tenor and true Intent of the said Deed of Settlement.

**IN WITNESS** whereof, We have hereunto for our Hands and Seals this *5<sup>th</sup> Month* Day of *July* in the *Twenty-sixth* Year of the Reign of King *GEORGE the Second*, Anno; Dom. 1752.

Sealed and Delivered in  
 the Presence of us

*Sam<sup>l</sup> Pemberton*  
*Jos<sup>ph</sup> Saunders*

*Samuel Rhoads*

*Jos<sup>ph</sup> Morris*

*William Croffut*

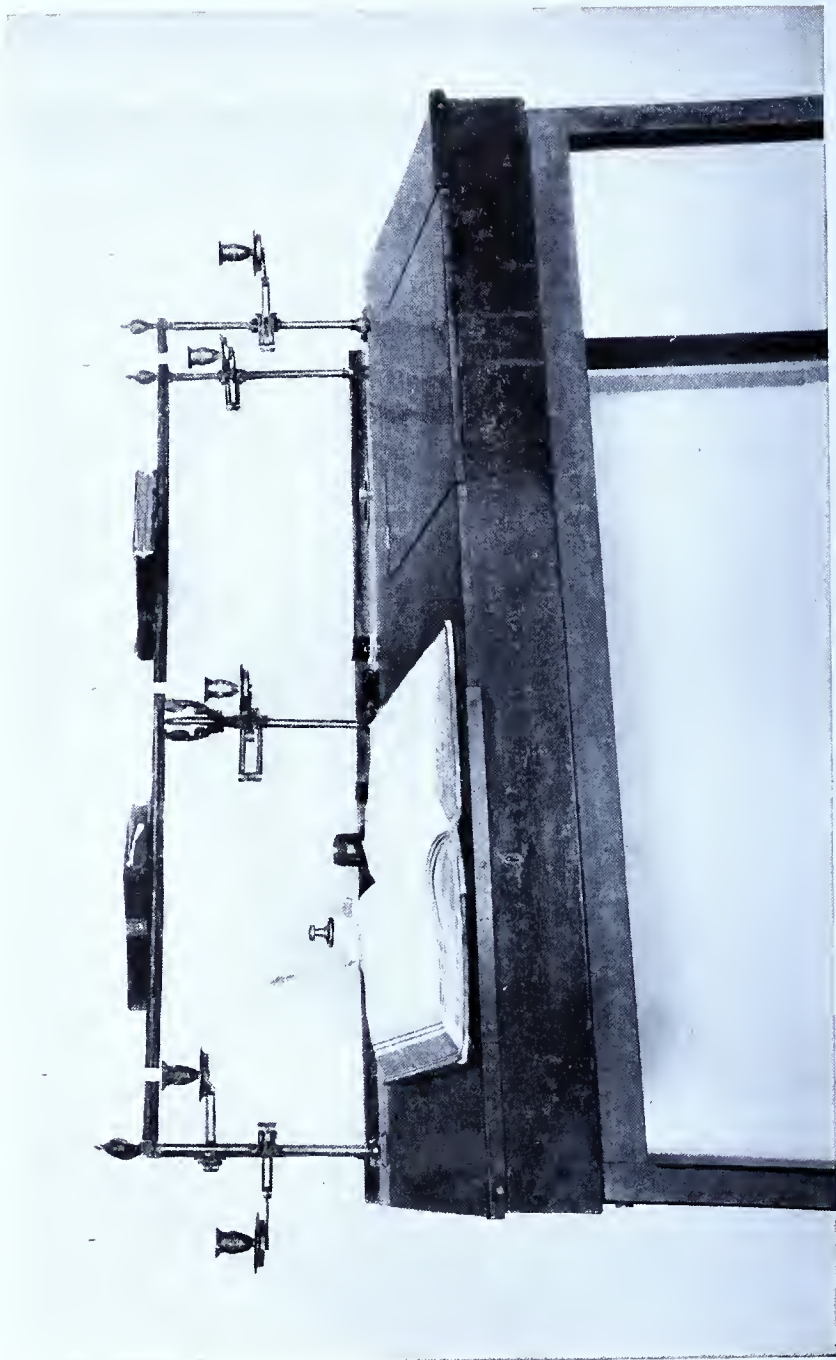


SNUFF BOTTLE AND BOX



FIREMEN'S HAT  
Hibernia Fur Co. Company 1751





OLD DESK, WITH CURIOUS BRASS BOOK-RACK AND SWINGING CANDLE BRACKETS



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## THE SIGN OF THE HAND-IN-HAND

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away from the office, it was necessary for him to obtain the formal permission of the Board. This personal responsibility of the Treasurer for the safety of the physical assets of the Company continued until the modern practice was adopted of depositing such securities in the burglar-proof vault of a Trust Company.

Very likely much of the early bookkeeping was done by the clerk in his leisure evening hours. The Company cherishes a high bookkeeper's desk of San Domingo mahogany, surmounted by a brass super-structure consisting of a book-rack and swinging candle sconces of most interesting design and workmanship. One pictures the clerk standing at this desk, in the mellow candle-light, scratching his quill pen over the rough laid paper of his ledger and pausing now and then to take a leisurely pinch from his snuff-box.

Philadelphia boasts in this Sesqui-Centennial year of 1926 of many institutions and societies who, for over one hundred years have existed for the public good, and of eighty-seven firms and companies who have continued doing business for over a century. Among the latter, the Philadelphia Contributionship for the Insurance of Houses from Loss by Fire stands eighth, with its one hun-

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## THE SIGN OF THE HAND-IN-HAND

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dred and seventy-five years of useful service in indemnifying its members for loss by fire and in encouraging fire protection and fire prevention. Guided by the honoured traditions of the past, it continues to offer the best obtainable insurance against fire, on buildings in Pennsylvania. That the public appreciates this is shown by the steadily increasing number of those who avail themselves of the many advantages of the "Hand-in-Hand" policy.



Office entrance, 212 S. 4th Street



